



New Hire



January 5, 1996



Statement of Responsibility

I have read all the materials included in and referred to in the New Hire Orientation IOC and Orientation Outline by Human Resources. I have also had an opportunity to review any questions on the interpretation of any part of the Orientation with the persons indicated therein and believe I understand fully how the presented information relates to my position(s). I understand that periodically the company may make changes to benefits, policies, and procedures and that such changes may be announced in E-Mail, loose leaf page form, memo, newsletters and papers, portfolio updates, and other forms of Aetna media (ex. DBS). I realize I am accountable for keeping myself abreast on Aetna's communications and complying with all procedures and policies.

Signed:

Young, Hine M
Last Name, First Name, and Middle Initial

Your Aetna #:

718 168

Date:

3-21-96